

2-11-09

Att. Honorable Judge Drain

Reference Delphi motion 0544481-16118 14705 (Comment)

This regards the reconfirmation of the Delphi's authority to terminate employer paid post retirement Health Care and Insurance Benefits for Certain (A) Salaried Employees and (B) Retirees and their surviving spouses. I do not know whom may fall into those categories, nor even what are those classifications.

Page 3 Para. #1 defines "Medical Benefits", the company also pays for a basic life insurance policy on the former employee (retiree).

Page 4 Para # 1 indicates, Elimination of the programs would result in the savings of more than \$70,000,000. On Page 9, Para. #1 approx. \$200,000,000 in savings would be achieved between April 1, 2009 and December 31, 2011. That is a (33) month period, which would annualize (12) months at \$72,727,272.72. Page 3, Para #1, also says 15,000 retirees ( I am assuming this figure reflects individuals, married couples, and surviving spouses, it even says children in some cases).

If you divide \$72,727,272.72 by 15,000, this equals \$4848.48. This is the company's annual average cost. My current contribution to the company's plan \$ 1,466.28. Adding that to the company average it totals \$6,314.76.

The company letter indicates we would have to pick up the new annual cost of \$11,393.88.

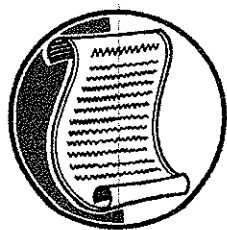
This is \$5,079 more, than the company, combined with my contribution were paying. The numbers just seem unrealistic to just transfer cost. The prices are so much higher. Is there any better pricing I can get. Please ask the question, why the large variance.

The company, leaves me with a shorten lead time to enroll in a new program. Many places have only short enrollment periods once per year.

For my situation, even though I retired before the bankruptcy filing August 1, 2005, at this late date would any provisions under section 1114 apply to me. I had approximately (6) months of joint meetings with Salaried Personal and my boss (Steve Dawe) about performance issues. My boss and Personal wanted me to retire with no benefits, or stay for a probationary period. One day Personal came to me and told me I could retire with benefits. I told him I could leave right away. My boss said I could leave. I left a couple days later. On my last day of work, my boss's un-classified manager, Beverly Gaskin, visited me and asked, why I was leaving???

Thank you for your time

George Kelch  
Delphi Retiree



# Information Related to the Employee Retirement Income Security Act of 1974 (ERISA)

## TYPES OF PLANS

The GM Retirement Program is a defined benefit plan providing trusted and insured retirement benefits to employees who retire, and to their eligible survivors. The GM Insurance Program is an insured welfare benefit plan providing life and disability insurance to employees, as well as Health Care coverages to employees and their eligible dependents. The GM Layoff Benefit Plan is a welfare benefit plan. The GM Layoff Benefit Plan provides trusted benefits while employees are absent from work due to layoff. The GM Savings-Stock Purchase Program is a defined contribution plan providing trusted benefits on a class year basis to employees who elect to participate in this program. The GM Employee Stock Ownership Plan for Salaried Employees is a defined contribution plan providing benefits to classified salaried employees in the form of common stock ownership in General Motors.

Retirement Program trusted benefits, Savings-Stock Purchase Program and Employee Stock Ownership Plan benefits are provided through the National Bank of Detroit. All life and disability benefits and Retirement Program insured benefits, as well as Health Care benefits for certain employees, are provided through the Metropolitan Life Insurance Company. Health Care benefits for other employees are provided through additional insurance companies, a number of local plans providing these coverages, and health maintenance organizations. Layoff Benefit Plan trusted benefits are provided through the Detroit Bank and Trust Company. General Motors is responsible for administration of the plans described in this booklet.

## PLAN YEAR

December 31 is the end of the plan year for the Insurance Program, Savings-Stock Purchase Program, Employee Stock Ownership Plan and Layoff Benefit Plan. Records of these plans are kept on a calendar year basis. The Retirement Program plan year ends on September 30. Retirement Program records are kept on a fiscal year basis ending September 30.

## NAMED FIDUCIARY

The Finance Committee of General Motors Corporation is the named fiduciary of the plans described in this booklet.

## ADMINISTRATOR

General Motors Corporation is the sponsoring employer and administrator of the benefit plans described in this booklet. The administrator's address is Room 13-266, General Motors Building, Detroit, Michigan 48202.

## IDENTIFICATION NUMBER

General Motors' employer identification number is 38-0572515. Plan numbers are as follows:

PLAN	
Name	Number
Retirement	001
Savings-Stock Purchase	002
Employee Stock Ownership	008
Insurance	501
Layoff Benefit	502
Comprehensive Medical Expense Insurance	504

## LEGAL PROCESS

Service of legal process on General Motors Corporation may be made at any office of the CT Corporation. The CT Corporation, which maintains offices in all 50 States, is the statutory agent for service of legal process on General Motors. The procedure for making such service generally is known to practicing attorneys. Service of legal process also may be made upon the administrator at Room 15-253, General Motors Building, Detroit, Michigan 48202.

## PARTICIPANT RIGHTS

As a participant in GM benefit plans you are entitled to certain rights and protections under the Employee Retirement Income Security Act of

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## As a General Motors Salaried Employee . . .

you have one of the finest and most comprehensive employee benefit packages in industry. General Motors has been and continues to be a leader in providing a broad range of benefit programs to protect employees and their families. Today's GM benefits are an important factor in making your life more enjoyable and the future for yourself and your family more secure. This booklet highlights benefits which apply to GM salaried employees working in the United States.

*This booklet presents general information only and is designed to give you a broad picture of some of the added values of working with General Motors. Any reference to the payment of benefits is conditioned upon your eligibility to receive them. Each of these programs has its own terms and conditions which in all respects control the benefits provided.*

The Savings-Stock Purchase Program and Employee Stock Ownership Plan are subject to receipt of acceptable governmental rulings.

Group insurance benefits described in this booklet generally are provided to salaried employees of General Motors actively at work on or after September 17, 1979.

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